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	States Bankr thern District		ourt	<u> </u>			Volur	ntary Petition
Name of Debtor (if individual, enter Last, First, Ledford, Carl E	Middle):		Name	of Joint De	ebtor (Spouse)) (Last, First,	, Middle):	
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):	3 years				used by the Jo maiden, and		in the last 8 ye.	ars
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all) xxx-xx-4493	yer I.D. (ITIN)/Comp	olete EIN	Last fo	our digits of than one, state	f Soc. Sec. or	Individual-T	Γaxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 120 Elizabeth Street Unit 3B	and State):	ZID C. I	Street	Address of	Joint Debtor	(No. and Str	reet, City, and	
Wilmington, IL County of Residence or of the Principal Place of		ZIP Code 60481	Count	v of Reside	nce or of the	Principal Pla	ace of Business	ZIP Code
Will				,		T		
Mailing Address of Debtor (if different from stre	eet address):		Mailin	g Address	of Joint Debto	or (if differer	nt from street a	ddress):
	_	ZIP Code	1					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):								
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities,	1	al Estate as de	fined	Chapte Chapte Chapte Chapte	the P er 7 er 9 er 11	Petition is Fi □ Ch of □ Ch	a Foreign Mai napter 15 Petiti	e box) on for Recognition n Proceeding on for Recognition
check this box and state type of entity below.) Chapter 15 Debtors	☐ Commodity Bro☐ Clearing Bank☐ Other	ker		☐ Chapte	er 13		a Foreign Non	main Proceeding
Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:		he United States	S	defined "incurr	are primarily con l in 11 U.S.C. § ed by an indivious nal, family, or h	nsumer debts, 101(8) as dual primarily		☐ Debts are primarily business debts.
Filing Fee (Check one box Full Filing Fee attached Filing Fee to be paid in installments (applicable to attach signed application for the court's considerati debtor is unable to pay fee except in installments. I Form 3A. Filing Fee waiver requested (applicable to chapter attach signed application for the court's consideration)	individuals only). Must on certifying that the Rule 1006(b). See Offici 7 individuals only). Mus	al Check if: Check if: Debrare 1 Check all a St. A pl B. According	tor is a sr tor is not tor's aggr ess than s applicable an is beir eptances	a small busing regate nonconstant (a) 490,925 (a) to boxes: ag filed with of the plan w	debtor as defin ness debtor as d ntingent liquida amount subject this petition.	lefined in 11 United debts (exc to adjustment	C. § 101(51D). J.S.C. § 101(51D). Eluding debts owe	ed to insiders or affiliates) every three years thereafter).
Statistical/Administrative Information ☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt propthere will be no funds available for distribution	erty is excluded and a	administrative		es paid,		THIS	SPACE IS FOR	COURT USE ONLY
<u>1-</u> 50- 100- 200-	1,000- 5,001- 5,000 10,000		5,001 - 0,000	50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million	to \$100 to	00,000,001 \$500 Ilion	\$500,000,001 to \$1 billion				
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	to \$100 to	00,000,001 \$500 Ilion	\$500,000,001 to \$1 billion				

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31 (Official Forn	n 1)(04/13)	1 age 2 of 20	Page 2	
Voluntary	Petition	Name of Debtor(s): Ledford, Carl E		
(This page mus	t be completed and filed in every case)			
	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, attach a	dditional sheet)	
Location Where Filed:	Will County (No Discharge)	Case Number: 15-02664	Date Filed: 1/28/15	
Location Where Filed:		Case Number: 07-11437	Date Filed: 6/26/07	
Pen	ding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more tha	in one, attach additional sheet)	
Name of Debto	r:	Case Number:	Date Filed:	
- None -		D. L.C.		
District:		Relationship:	Judge:	
	Exhibit A	E	xhibit B	
forms 10K an pursuant to Se	eted if debtor is required to file periodic reports (e.g., d 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)	I, the attorney for the petitioner name have informed the petitioner that [he 12, or 13 of title 11, United States Co	al whose debts are primarily consumer debts.) and in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, and and have explained the relief available tify that I delivered to the debtor the notice	
☐ Exhibit A	A is attached and made a part of this petition.	X /s/ Christina Banyon	November 15, 2015	
		Signature of Attorney for Debtor(Christina Banyon	s) (Date)	
	Exh	ibit C		
	own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiab.	e harm to public health or safety?	
	Exh	ibit D		
Exhibit I If this is a join	eted by every individual debtor. If a joint petition is filed, early completed and signed by the debtor is attached and made at petition: Description also completed and signed by the joint debtor is attached a	a part of this petition.	a separate Exhibit D.)	
- Exmort I				
	Information Regardin (Check any ap	-		
•	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	al place of business, or principal asso		
	There is a bankruptcy case concerning debtor's affiliate, ge	•	·	
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
	Certification by a Debtor Who Reside (Check all app		rty	
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked	, complete the following.)	
	(Name of landlord that obtained judgment)	<u> </u>		
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment f			
	Debtor has included with this petition the deposit with the after the filing of the petition.	court of any rent that would become	due during the 30-day period	
	Debtor certifies that he/she has served the Landlord with the	nis certification. (11 U.S.C. § 362(1))		

B1 (Official Form 1)(04/13)

Voluntary Petition (This page must be completed and filed in every case) Name of Debtor(s): Ledford, Carl E

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Carl E Ledford

Signature of Debtor Carl E Ledford

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

November 15, 2015

Date

Signature of Attorney*

X <u>/s/ Christina Banyon</u>

Signature of Attorney for Debtor(s)

Christina Banyon 6283282

Printed Name of Attorney for Debtor(s)

Law Office of Christina Banyon

Firm Name

3077 Jefferson Street Joliet, IL 60435

Address

Email: cbanyon.law@gmail.com

312-848-8199

Telephone Number

November 15, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Carl E Ledford		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- □ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	age 2
□ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, of through the Internet.); □ Active military duty in a military combat zone.	
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	,
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Carl E Ledford Carl E Ledford	
Date: November 15, 2015	

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B 6 Summary (Official Form 6 - Summary) (12/13)

United States Bankruptcy Court Northern District of Illinois

In re	Carl E Ledford		Case No.		
		Debtor	,		
			Chapter	7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	9,505.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		12,960.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		91,857.42	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,093.95
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,090.60
Total Number of Sheets of ALL Schedu	ıles	20			
	T	otal Assets	9,505.00		
			Total Liabilities	104,817.42	

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B 6 Summary (Official Form 6 - Summary) (12/13)

United States Bankruptcy Court Northern District of Illinois

In re	Carl E Ledford		Case No.	
-		Debtor		
			Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 12)	2,093.95
Average Expenses (from Schedule J, Line 22)	2,090.60
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,900.97

State the following:

bette the tono mang.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		7,960.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		91,857.42
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		99,817.42

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Amount of

Secured Claim

B6A (Official Form 6A) (12/07)

In re	Carl E Ledford	Case No
-		, Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Current Value of Husband, Debtor's Interest in Wife, Nature of Debtor's Description and Location of Property Property, without Interest in Property Joint, or Deducting any Secured Claim or Exemption Community

None

Sub-Total > 0.00 (Total of this page)

0.00 Total >

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Carl E Ledford	Case No
_		Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		ngs Account with BM0 Harris) value = highest balance in given month	•	800.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Secu	urity Deposit	-	725.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc	c. Household Goods and Furniture	-	0.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Pers	onal Used Clothing	-	200.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Life	Insurance Through Employer - No Cash Value	-	0.00
10.	Annuities. Itemize and name each issuer.	Annı	uity \$236 Per Month (\$1180 left to pay Debtor)	-	1,180.00
				0.1 m	0.005.00
			(Total	Sub-Tota of this page)	al > 2,905.00

2 continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Carl E Ledford	Case No.

Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	2015	5 Prospective Tax Refund \$1,600	-	1,600.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 1,600.00
				(Total of this page)	

B6B (Official Form 6B) (12/07) - Cont.

In re	Carl E Ledford	Case No.

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	20 Va	005 Chevy Malibu 118,000 Miles alue = \$5,000	-	5,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 5,000.00 (Total of this page)

Total >

9,505.00

Sheet <u>2</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/13)

In re	Carl E Ledford	Case No.
-		Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafte
☐ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
11 U.S.C. 8522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	
Checking, Savings, or Other Financial Accounts, C Savings Account with BM0 Harris \$800 value = highest balance in given month	Certificates of Deposit 735 ILCS 5/12-1001(b)	800.00	800.00	
Security Deposits with Utilities, Landlords, and Otl Security Deposit	<u>ners</u> 735 ILCS 5/12-1001(b)	400.00	725.00	
Wearing Apparel Personal Used Clothing	735 ILCS 5/12-1001(a)	200.00	200.00	
Interests in Insurance Policies Life Insurance Through Employer - No Cash Value	215 ILCS 5/238	0.00	0.00	
<u>Annuities</u> Annuity \$236 Per Month (\$1180 left to pay Debtor)	735 ILCS 5/12-1001(b)	1,180.00	1,180.00	
Other Liquidated Debts Owing Debtor Including Ta 2015 Prospective Tax Refund \$1,600	x Refund 735 ILCS 5/12-1001(b)	1,600.00	1,600.00	
Automobiles, Trucks, Trailers, and Other Vehicles 2005 Chevy Malibu 118,000 Miles Value = \$5,000	735 ILCS 5/12-1001(c)	2,400.00	5,000.00	

Total:	6,580.00	9,505.00

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B6D (Official Form 6D) (12/07)

In re	Carl E Ledford	Case No.
-		Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T _ N G E N	UNLLQULDAH	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxx5993			Secured		T E D			
CNAC 2345 W. Jefferson Joliet, IL 60435		-	2005 Chevy Malibu 118,000 Miles Value = \$5,000		ט			
	L	L	Value \$ 5,000.00	Ц		Ц	12,960.00	7,960.00
Account No.			Value \$					
			Value \$					
Account No.			Value \$					
O continuation sheets attached Subtotal (Total of this page)						- 1	12,960.00	7,960.00
	Total (Report on Summary of Schedules)						12,960.00	7,960.00

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B6E (Official Form 6E) (4/13)

In re	Carl E Ledford	Case No.
-		Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this

total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) ☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). **☐** Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). ☐ Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). ☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Carl E Ledford	Case N	o
		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box it debtor has no electrons holding unseem	.cu c	ian	ns to report on this senedule 1.					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu W J C	TOATE CLAUVEW AS INCURRED AIND	CONT-NGENT		DISPUTED	S J T =	AMOUNT OF CLAIM
Account No. 0161			Medical	7	ΙE			
Athletic & Therapeutic Inst. 4947 Paysphere Circle South Wilmington, IL 60474		-			D			280.04
Account No. 5779	T		Collection	\top	Г	T	†	
Creditors Collection Bureau, LLC PO Box 63 Kankakee, IL 60901		-						1,225.10
Account No.	T			\top	Г	r	†	
Creditors Discount & Audit PO Box 213 Streator, IL 61364		-						1,226.00
Account No. 6596			Medical	Т		Γ	T	
Creditors Discount & Audit Co. 415 E. Main Street PO Box 213 Streator, IL 61364		_	c/o Grundy Radiologists, Inc.					2,512.00
_6 _ continuation sheets attached		_	(Total of t	Subt				5,243.14

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B6F (Official Form 6F) (12/07) - Cont.

In re	Carl E Ledford	Case No
-		Debtor

	Ιο	Los	phand Wife Joint or Community	1	C	Lo	Ιp	I
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H H	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	AIM	00226ш2	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 6596	1		Medical		Т	E		
Creditors Discount & Audit Co. 415 E. Main Street PO Box 213 Streator, IL 61364		-	c/o Epic Group Emrg. Phys.					694.00
Account No. 4628	T	T	Consumer			T	T	
Creditors Resource Service 1807 W. Diehl Road Naperville, IL 60566		=						
Account No. x1841	┖	L				L	L	19,924.64
CU Recovery/Numark 26263 Forest Blvd Wyoming, MN 55092		-	Repossessed Vehicle					5,981.33
Account No. x1373	T	T	Collection					
D & E Finance 313 S. Larkin Joliet, IL 60436		-	repo. 2005 Chevy Trail Blazer					
Account No. unknown	╀	┞	Collection			┝	H	5,200.39
D & E Finance 313 S. Larkin Joliet, IL 60436		-	repo. 2003 Honda					Unknown
Sheet no. <u>1</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		_	(T	S otal of th		tota pag		31,800.36

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In re	Carl E Ledford	Case No	
_		Debtor	

CREDITOR'S NAME,	00	Hu	sband, Wife, Joint, or Community	00	U	P	Т	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.) ZH_ZGWZH	UNLIQUIDAT	SPUTED		AMOUNT OF CLAIM
Account No. x7676			Utility Bill		T E D	l		
Dish Network Dept. 0063 Palatine, IL 60055		-			D			241.00
Account No. 3698			Medical				T	
Epic Group Emeg Physicians 415 Main Street Streator, IL 61364		-	c/o Creditors Discount and Audit, Co.					
								3,026.00
Account No. 3927			Consumer		Γ		T	
Fingerhut PO Box 166 Newark, NJ 07101		-						768.00
Account No. 4983		\vdash	Consumer	Н	Г	H	\dagger	
Heights Finance 1145 Essington Road Joliet, IL 60435		-						1,206.00
Account No. 8087		H	Medical	П	\vdash	H	\dagger	
Lockport Township Fire Protection 19623 Renwick Road Lockport, IL 60441		_						650.00
Sheet no. 2 of 6 sheets attached to Schedule of	_	_		Subt	ota	.1	Ť	E 001 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his 1	pag	ge)	L	5,891.00

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In re	Carl E Ledford	Case No.	
	·	Debtor	

CREDITOR'S NAME,	00	Hu	sband, Wife, Joint, or Community	00	U	P		
	CODEBTOR	J H H	IS SUBJECT TO SETOFF, SO STATE.)ZH_ZGШZH	074-Q0-D4F	SPUTED		AMOUNT OF CLAIM
Account No. 3025			Medical	Т	T E D		I	
MK Ortho, Surgery Rehab 963 129th Infantry Drive -Suite 100 Joliet, IL 60435		-			D			82.03
Account No.			Collection		П		T	
Morris Hospital PO Box 77000 Detroit, MI 48277		-	MiraMed Revenue Group					
							l	2,467.00
Account No. 8159			Medical				T	
Morris Hospital 150 W. Hight Street Business Office Morris, IL 60450		-						517.00
Account No. 4470		Г	Medical	П	Г	T	t	
Morris Hospital 150 West High Street Morris, IL 60450		-						7,540.15
Account No. 0423		\vdash	Medical	H	Г	H	†	
Morris Hospital 150 West High Street Morris, IL 60450		-						975.35
Sheet no. 3 of 6 sheets attached to Schedule of	_	_		Subt	ota	.1	Ť	14 504 50
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his 1	pag	ge)	L	11,581.53

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In re	Carl E Ledford	Case No
-		Debtor

	Ιο	I			Lo	I	<u> </u>	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAI IS SUBJECT TO SETOFF, SO STATE.	M	CONTINGEN	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM
Account No. 2918	Г		Consumer] T	T E D		
NuMark Credit Union PO Box 2729 Joliet, IL 60434		-						4,795.00
Account No. 3646	H		Consumer		t	H	H	
NuMark Credit Union PO Box 2729 Joliet, IL 60434		-						20,429.00
Account No. unknown	⊢		Consumer		\vdash	├	┞	20,423.00
NuMark Credit Union 1654 Terry Drive PO Box 2729 - collection dept. Crest Hill, IL 60403	•	_	charge off for 2010 Honda					Unknown
Account No. unknown NuMark Credit Union 1654 Terry Drive PO Box 2729 - collection dept. Crest Hill, IL 60403		_	Consumer charge off for 2004 GMC Envoy					6,115.36
Account No. 2956	\vdash	\vdash	Medical		t	\vdash	\vdash	
Presence Saint Joseph Medical Cente 32814 Collection Center Drive Chicago, IL 60693		_						1,225.10
Sheet no. <u>4</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	_	_	/T-a	S al of tl		tota		32,564.46

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In re	Carl E Ledford	Case No.
_		Debtor

	Ιc	C Husband, Wife, Joint, or Community C U						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	Л	COZH-ZGWZ	021-00-04-ш0	D_	AMOUNT OF CLAIM
Account No. 5765	Γ	Γ	Medical		Т	T E		
Presence Saint Joseph Medical Cente 32814 Collection Center Drive Chicago, IL 60693		-				ם		185.60
Account No.	t	H	Consumer		┪	Н	Н	
Security Finance 2222 Plainfield Road - Suite A Crest Hill, IL 60403		-						
	┖	L						1,200.00
Account No. 6766 Sprint PO Box 361474 Columbus, OH 43236		-	Collection c/o Allied Interstate, LLC					95.00
Account No. 7572	╁	H	Consumer		\dashv	Н	Н	
The Cash Store 281 E. US Route 6 - Unit 110 Morris, IL 60450		-						1,830.29
Account No. 0161	╀	\vdash	Collection		\dashv	Н	Н	1,030.29
Transworld Systems, Inc 507 Pridential Road Horsham, PA 19044		-	c/o ATI Physical Therapy					280.04
Sheet no5 _ of _6 _ sheets attached to Schedule of	_	_				ota		3,590.93
Creditors Holding Unsecured Nonpriority Claims			(Tota	l of th	is p	pag	e)	0,000.00